S 8180-3-4(A)

SUPPLEMENT TO THE 1986 ANNUAL REPORT OF THE BUREAU OF FINANCIAL INSTITUTIONS

CONSUMER FINANCE LICENSEES

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS
DECEMBER 31, 1986

FROM REPORTS FILED IN THE
BUREAU OF FINANCIAL INSTITUTIONS
STATE CORPORATION COMMISSION
COMMONWEALTH OF VIRGINIA

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APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1986

NEW CONSUMER FINANCE OFFICES

DATE REC'D	CONSUMER FINANCE COMPANY	LOCATION	ACTIVITY
11/24/85	TranSouth Financial Corporation	3420 Holland Road, Suite 111 City of Virginia Beach, VA	Approved 1/24/86
12/23/85	Security Pacific Finance Corp.	1430 Davis Ford Road Dominion Professional Center Prince William County, VA	Approved 1/24/86
1/8/86	Union Finance Corporation	45 Goodrich Avenue City of Petersburg, VA	Withdrawn 2/11/86
1/8/86	Union Finance Corporation	1703 North Main Street City of Suffolk, VA	Withdrawn 2/18/86
1/23/86	Capitol Credit Plan of Virginia, Inc.	107 North Main Street Farmville, Prince Edward County, VA	Approved 3/14/86
1/23/86	Capitol Credit Plan of Virginia, Inc.	Market Square Shopping Center #13 Market Street & Burgess Road City of Harrisonburg, VA	Withdrawn 3/27/86
2/10/86	Capitol Credit Plan of Virginia, Inc.	3333 Weems Lane City of Winchester, VA	Approved 3/26/86
2/10/86	Capitol Credit Plan of Virginia, Inc.	Dominion Square Shopping Center Route 694, Space #4 Culpeper County, VA	Approved 3/14/86
3/24/86	No. 2 Creditway of America, Inc.	Denbigh Crossing Shopping Center 12769 Jefferson Avenue City of Newport News, VA	Approved 5/27/86
3/24/86	No. 2 Creditway of America, Inc.	Store #4, 2036 Victory Boulevard City of Portsmouth, VA	Approved 5/27/86
3/24/86	General Finance Corporation of Virginia	#5 Koger Executive Center, Suite 222 City of Norfolk, VA	Approved 5/12/86
3/24/86	General Finance Corporation of Virginia	2101 Executive Drive, Tower Box 6 City of Hampton, VA	Approved 5/12/86
3/31/86	City Finance Company, d/b/a Public Finance Corporation	3540 Holland Road, Suite 110 City of Virginia Beach, VA	Approved 5/12/86
4/14/86	Norwest Financial Virginia, Inc.	4000 Virginia Beach Boulevard, Suite 120 City of Virginia Beach, VA	Approved 6/12/86
5/23/86	Capitol Credit Plan of Virginia, Inc.	104 Court Street Town of Abingdon Washington County, VA	Approved 7/18/86
6/20/86	Capitol Credit Plan of Virginia, Inc.	2502 North Augusta Street City of Staunton, VA	Approved 8/14/86

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1986

NEW CONSUMER FINANCE OFFICES—Continued

6/30/86	Transamerica Financial Services, Inc.	4452 Corporation Lane City of Virginia Beach, VA	Approved 8/14/86
6/30/86	Transamerica Financial Services, Inc.	4191 Innslake Drive Henrico County, VA	Approved 8/20/86
7/15/86	Landmark Financial Services of Virginia, Inc.	2609 Wards Road City of Lynchburg, VA	Approved 8/25/86
7/18/86	Norwest Financial Virginia, Inc.	6134-N Arlington Boulevard Fairfax County, VA	Approved 9/17/86
8/29/86	TranSouth Financial Corporation	1020 Armory Drive City of Franklin, VA	Approved 10/27/86
9/4/86	Security Pacific Finance Corp.	812 Moorefield Park Drive Chesterfield County, VA	Approved 10/6/86
10/6/86	Blazer Financial Services, Inc.	3833-C South Crater Road City of Petersburg, VA	Approved 10/31/86
10/6/86	TranSouth Financial Corporation	1200 Battlefield Boulevard, Suite 116 City of Chesapeake, VA	Approved 12/8/86
10/14/86	City Finance Company, d/b/a PFC, Inc.	532 East Main Street City of Richmond, VA	Approved 11/25/86
10/14/86	City Finance Company, d/b/a PFC, Inc.	2600 Memorial Avenue, #108 City of Lynchburg, VA	Approved 11/25/86
10/14/86	City Finance Company, d/b/a PFC, Inc.	2620 West Main Street City of Waynesboro, VA	Approved 11/25/86
10/14/86	City Finance Company, d/b/a PFC, Inc.	Suite 110, Hollygreen Shoppes 3540 Holland Road City of Virginia Beach, VA	Approved 11/25/86
10/14/86	City Finance Company, d/b/a PFC, Inc.	5524 Williamson Road, N.W. Lamplighter Mall Roanoke County, VA	Approved 11/25/86
10/14/86	City Finance Company, d/b/a PFC, Inc.	218 First Street City of Radford, VA	Approved 11/25/86
10/14/86	City Finance Company, d/b/a PFC, Inc.	1112 West Main Street City of Charlottesville, VA	Approved 11/25/86
10/14/86	City Finance Company, d/b/a PFC, Inc.	1076 Old Riverside Drive City of Danville, VA	Approved 11/25/86
10/14/86	City Finance Company, d/b/a PFC, Inc.	157 College Drive City of Franklin, VA	Approved 11/25/86
10/14/86	City Finance Company, d/b/a PFC, Inc.	Unit 450, Warwick Village Shopping Center, 11006 Warwick Boulevard City of Newport News, VA	Approved 11/25/86
10/14/86	City Finance Company, d/b/a PFC, Inc.	6223 Portsmouth Boulevard City of Portsmouth, VA	Approved 11/25/86

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1986

NEW CONSUMER FINANCE OFFICES—Continued

DATE REC'D	CONSUMER FINANCE COMPANY	LOCATION	ACTIVITY
11/3/86	CoreStates Finance of Virginia, Inc.	340 Constitution Drive City of Virginia Beach, VA	Approved 12/8/86
11/10/86	Sovran Credit Corporation	2404 Virginia Beach Boulevard City of Virginia Beach, VA	Pending
11/13/86	Community Finance Company	Unit "F" Washington Square Shopping Center Grafton, York County, VA	Pending
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	Maxway Plaza, U.S. Bypass 460 Bedford County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	317 Shawnee Avenue Big Stone Gap, Wise County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	114 Country Club Drive, S.W. Blacksburg, Montgomery County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	720 Virginia Avenue Bluefield, Tazewell County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	101 S. Main Street Bridgewater, Rockingham County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	217-19 Mason Avenue Cape Charles Northhampton County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	118 E. Main Street City of Charlottesville, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	2 S. Main Street Chatham, Pittsylvania County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	415 Virginia Avenue Clarksville Mecklinburg County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	310 West Main Street City of Covington, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	109 E. Carolina Avenue Crewe, Nottoway County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	329-B Southgate Center Culpeper, Culpeper County, VA	Approved 12/18/86

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1986

NEW CONSUMER FINANCE OFFICES—Continued

11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	705 Patton Street City of Danville, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	158 Arnett Boulevard Sherwood Village Shopping Center City of Danville, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	Shenelk Shopping Center, Store "L" Shenandoah Avenue Elkton, Rockingham County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	520 N. Main Street City of Emporia, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	6201 Leesburg Pike Fairfax County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	573 College Plaza Shopping Center S. Main Street, Farmville Prince Edward County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	Westwood Village, 1978-80 William Street City of Fredericksburg, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	Route 55, E. John Marshall Highway Front Royal, Warren County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	Murphy's Mart Shopping Center Route 17 Gloucester, Gloucester County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	3007 W. Mercury Boulevard City of Hampton, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	128 W. Hicks Street Lawrenceville Brunswick County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	East End Shopping Center Bluefield Road, Route 19 Lebanon, Russell County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	13 Catoctin Circle, S.E. Leesburg, Loudoun County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	Triangle Plaza Shopping Center Louisa, Louisa County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	27 E. Main Street Luray, Page County, VA	Approved 12/18/86

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1986

NEW CONSUMER FINANCE OFFICES—Continued

DATE REC'D	CONSUMER FINANCE COMPANY	LOCATION	ACTIVITY
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	8803 Sudley Road, Suite 102 City of Manassas, VA	Approved 12/18/86
11/12/86	Manfacturers Hanover Consumer Services of America, Inc.	Four Corner Plaza Onley, Accomack County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	3323-A S. Crater Road City of Petersburg, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	7806 Midlothian Turnpike Chesterfield County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	City Line Square 2645 Peters Creek Road, N.W. City of Roanoke, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	Professional Village Route 40, West Rocky Mount, Franklin County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	526 Main Street City of South Boston, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	Rappahannock Shopping Center Route 17 Tappahannock, Essex County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	2726 Virginia Beach Boulevard City of Virginia Beach, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	81 Main Street Warrenton, Fauquier County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	212 Main Street Warsaw, Richmond County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	2834 Valley Avenue City of Winchester, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	Wise County Shopping Center U.S. Route 23 Bypass Wise, Wise County, VA	Approved 12/18/86
11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	14541 Jefferson Davis Highway Featherstone Shopping Center Woodbridge Prince William County, VA	Approved 12/18/86

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1986

NEW CONSUMER FINANCE OFFICE—Continued

11/12/86	Manufacturers Hanover Consumer Services of America, Inc.	480 North Main Street Woodstock, Shenandoah County, VA	Approved 12/18/86
12/4/86	Mercury Finance Company of Virginia	133 E. Belt Boulevard, Suite "G" City of Richmond, VA	Pending
12/18/86	Sovran Credit Corporation	13565 Midlothian Turnpike Chesterfield County, VA	Pending

CONSUMER FINANCE OFFICE RELOCATIONS

DATE REC'D	CONSUMER FINANCE COMPANY	LOCATION	ACTIVITY
1/9/86	Beneficial Virginia Inc.	From: Hickory Shopping Center 15517 Warwick Boulevard To: 14501-I Warwick Boulevard both in the City of Newport News, VA	Approved 1/24/86
1/9/86	Beneficial Virginia Inc.	From: 43 Mercury Plaza Mall 2211 West Mercury Boulevard To: 5013 West Mercury Boulevard both in the City of Hampton, VA	Approved 1/24/86
2/10/86	Household Finance Corporation of Virginia	From: 94 Sherwood Shopping Center To: 49 Sherwood Shopping Center both in the City of Newport News, VA	Approved 2/28/86
2/10/86	Capitol Credit Plan of Virginia, Inc.	From: 865 E. Main Street To: 928 E. Main Street both in the Town of Wytheville Wythe County, VA	Approved 3/14/86
4/2/86	General Finance Corporation of Virginia	From: 5234 Brookhill Azalea Avenue To: 7426 Brook Road both in Henrico County, VA	Approved 5/5/86
4/14/86	Capitol Credit Plan of Virginia, Inc.	From: 220 E. First Street City of Radford, VA To: Radford Shopping Plaza, Highway 11 Pulaski County, VA	Approved 5/12/86
4/17/86	Beneficial Virginia Inc.	From: 722-5 Rio Road To: 722-4 Rio Road both in the City of Charlottesville, VA	Approved 5/12/86
4/17/86	Beneficial Virginia Inc.	From: 14416 Jefferson Davis Highway To: 14404 Jefferson Davis Highway both in Prince William County, VA	Approved 5/12/86
4/21/86	Beneficial Virginia Inc.	From: Westland Shopping Center 8075 W. Broad Street Road To: 9045-5 W. Broad Street Road both in Henrico County, VA	Approved 5/12/86

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1986

CONSUMER FINANCE OFFICE RELOCATIONS—Continued

DATE REC'D	CONSUMER FINANCE COMPANY	LOCATION	ACTIVITY
5/16/86	TranSouth Financial Corporation	From: 4315 E. Indian River Road To: 4361 E. Indian River Road both in the City of Chesapeake, VA	Approved 6/12/86
6/10/86	Aetna Finance Company, d/b/a ITT Financial Services	From: 14346 Jefferson Davis Highway To: 14414 Jefferson Davis Highway both in Prince William County, VA	Approved 6/30/86
6/16/86	Beneficial Virginia Inc.	From: 2104-I Pleasure House Road To: 544 Newtown Road, Suite 130 both in the City of Virginia Beach, VA	Approved 7/25/86
7/1/86	Provident Finance Company of Virginia, Inc.	From: 102 East Main Street To: 314 West Atlantic Street both in the City of Emporia, VA	Approved 7/18/86
7/7/86	Blazer Financial Services, Inc.	From: 640-A 79th Street To: 6139 Jefferson Avenue both in the City of Newport News, VA	Approved 7/18/86
7/7/86	Beneficial Virginia Inc.	From: 3350 Riverside Drive To: 3310 Riverside Drive both in the City of Danville, VA	Approved 7/18/86
7/28/86	Capitol Credit Plan of Virginia, Inc.	From: 3333 Weems Lane, #1 (Authorized Unopened) To: 2210 Wilson Boulevard, Pineville Plaza both in Frederick County, VA	Approved 8/25/86
9/2/86	Landmark Financial Services of Virginia, Inc.	From: 6333-E South Kings Highway To: 7578-E Richmond Highway both in Fairfax County, VA	Approved 9/17/86
9/5/86	Beneficial Virginia Inc.	From: 2548 South Crater Road To: 3330 South Crater Road both in the City of Petersburg, VA	Approved 9/17/86
9/5/86	Sovran Credit Corporation	From: 801 West Main Street To: 221 East Water Street both in the City of Charlottesville, VA	Approved 9/17/86
9/8/86	Blazer Financial Services, Inc.	From: 123-1/2 N. Sycamore Street To: 3833-C S. Crater Road both in the City of Petersburg, VA	Withdrawn 10/3/86
10/6/86	Blazer Financial Services, Inc.	From: 162 East Davis Street To: Suite 1-517, Madison Highway both in the Town of Culpeper Culpeper County, VA	Approved 10/27/86
10/8/86	Beneficial Virginia Inc.	From: Grant Avenue Shopping Center 9622-A S. Grant Avenue, City of Manassas To: Festival of Manassas Plaza 10370 Festival Lane Prince William County, VA	Approved 10/27/86

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1986

CONSUMER FINANCE OFFICE RELOCATIONS—Continued

10/29/86	Finance One Of Virginia, Inc.	From: City Line Square 2645 Peters Creek Road, N.W. City of Roanoke, VA To: Ridgewood Farm Village Shop A, Route 419 City of Salem, VA	Approved 12/8/86
11/19/86	Security Pacific Finance Corp.	From: 2112 Main Street, Suite 105 To: 703 N. Main Street, Suite 3 both in the Town of Marion Smyth County, VA	Approved 12/18/86
12/11/86	Aetna Finance Company, d/b/a ITT Financial Services	From: 2419 Columbia Pike Arlington County, VA To: 4656-A King Street City of Alexandria, VA	Pending
12/12/86	The Finance Company	From: #5-E Bayview Plaza Shopping Center 7930 Chesapeake Boulevard To: #3 Bayview Plaza Shopping Center 7930 Chesapeake Boulevard both in the City of Norfolk, VA	Pending
12/19/86	Provident Finance Company of Virginia, Inc.	From: 5 North Sycamore Street To: Store 3-B, Pinehill Plaza Shopping Center both in the City of Petersburg, VA	Pending
12/19/86	Chrysler First Financial Services	From: 2601 Airline Boulevard To: 3300 Tyre Neck Road, Suite "L" both in the City of Portsmouth, VA	Pending

CONSUMER FINANCE STATUS CHANGES — 1986

NEW CONSUMER FINANCE OFFICES

January	14	Avco Financial Services of Madison Heights, Inc. opened an office at 5347 Lila Lane, City of Virginia Beach, VA.
January	26	Avco Financial Services of Madison Heights, Inc. opened an office at 8191-A Brook Road, Henrico County, VA.
February	1	Avco Financial Services of Madison Heights, Inc. opened an office at 9927 Hull Street Road, Chesterfield County, VA.
February	3	Security Pacific Finance Corp. opened an office at 1430 Davis Ford Road, Prince William County, VA.
March	3	City Finance Company, d/b/a Public Finance Corporation opened an office at 6223 Portsmouth Boulevard, City of Portsmouth, VA.
April	10	TranSouth Financial Corporation opened an office at 3420 Holland Road, City of Virginia Beach, VA.
June	2	No. 2 Creditway of America, Inc. opened an office at Store #4, 2036 Victory Boulevard, City of Portsmouth, VA.
June	8	General Finance Corporation of Virginia opened an office at #5 Koger Executive Center, Suite 222, City of Norfolk, VA.
June	8	General Finance Corporation of Virginia opened an office at 2101 Executive Drive, Tower Box 6, City of Hampton, VA.
July	1	Norwest Financial Virginia, Inc. opened an office at 4000 Virginia Beach Boulevard, City of Virginia Beach, VA.
July	1	City Finance Company, d/b/a Public Finance Corporation opened an office at 3540 Holland Road, Suite 110, City of Virginia Beach, VA.
July	21	Capitol Credit Plan of Virginia, Inc. opened an office at Highway 15 & South Main Street, Longwood Shopping Center, City of Farmville, VA.
July	22	Capitol Credit Plan of Virginia, Inc. opened an office at 707 Dominion Square Shopping Center, Town of Culpeper, Culpeper County, VA.
September	2	Transamerica Financial Services opened an office at 4191 Innslake Drive, Glen Allen, Henrico County, VA.
September	2	Landmark Financial Services of Virginia, Inc. opened an office at 2609 Wards Road, City of Lynchburg, VA.
September	8	Transamerica Financial Services opened an office at 4452 Corporation Lane, City of Virginia Beach, VA.
September	15	Capitol Credit Plan of Virginia, Inc. opened an office at 104 Court Street, Abingdon, Washington County, VA.
October	6	Norwest Financial Virginia, Inc. opened an office at 6134 N. Arlington Boulevard, Falls Church, VA.
October	20	Security Pacific Finance Corp. opened an office at 812 Moorefield Park Drive, Chesterfield County, VA.

CONSUMER FINANCE STATUS CHANGES — 1986

NEW CONSUMER FINANCE OFFICES—Continued .

October	22	Capitol Credit Plan of Virginia, Inc. opened an office at 2210 Wilson Boulevard, City of Winchester, VA.
November	24	No. 2 Creditway of America, Inc. opened an office at 12769 Jefferson Avenue, City of Newport News, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation opened an office at 1112 West Main Street, City of Charlottesville, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation opened an office at 1076 Old Riverside Drive, City of Danville, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation opened an office at Franklin Plaza, 157 College Drive, City of Franklin, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation opened an office at 2600 Memorial Avenue, City of Lynchburg, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation opened an office at Unit 450, Warwick Village Shopping Center, 11006 Warwick Boulevard, City of Newport News, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation opened an office at 6223 Portsmouth Boulevard, City of Portsmouth, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation opened an office at 218 First Street, City of Radford, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation opened an office at 532 East Main Street, City of Richmond, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation opened an office at Lamplighter Mall, 5524 Williamson Road, Roanoke County, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation opened an office at Westwood Village Shopping Center, 2620 West Main Street, City of Winchester, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation opened an office at 3540 Holland Road, Suite 110, City of Virginia Beach, VA.
December	10	CoreStates Finance of Virginia, Inc. opened an office at 340 Constitution Drive, City of Virginia Beach, VA.

CONSUMER FINANCE OFFICE RELOCATIONS

January	14	Beneficial Virginia Inc. moved its office from 1104 Green Run Square Shopping Center to 1106 Green Run Square Shopping Center, both in the City of Virginia Beach, VA.
January	20	General Finance Corporation of Virginia moved its office from 3925 Hull Street Road to 3905 A&B Hull Street Road, both in the City of Richmond, VA.
February	3	General Finance Corporation of Virginia moved its office from 1909 Victory Boulevard to Store #4 2036 Victory Boulevard, both in the City of Portsmouth, VA.

CONSUMER FINANCE STATUS CHANGES — 1986

CONSUMER FINANCE OFFICE RELOCATIONS—Continued

March	10	Household Finance Corporation moved its office from 94 Sherwood Shopping Center to 49 Sherwood Shopping Center, both in the City of Newport News, VA.
March	10	Security Pacific Finance Corp. moved its office from Pembroke 3, Suite 128, Pembroke Office Park to 760 Lynnhaven Parkway, both in the City of Virginia Beach, VA.
March	19	Beneficial Virginia Inc. moved its office from Hickory Shopping Center, 15517 Warwick Boulevard to 14501-I Warwick Boulevard, both in the City of Newport News, VA.
March	24	Capitol Credit Plan of Virginia, Inc. moved its office from 865 East Main Street to 928 East Main Street, both in Wythe County, VA.
April	7	Beneficial Virginia Inc. moved its office from 43 Mercury Plaza Mall, 2211 West Mercury Boulevard to 5013 West Mercury Boulevard, both in the City of Hampton, VA.
July	11	Beneficial Virginia Inc. moved its office from 722-5 Rio Road to 722-4 Rio Road, both in the City of Charlottesville, VA.
July	14	Capitol Credit Plan of Virginia, Inc. moved its office from 220 East First Street to Radford Shopping Plaza, Highway 11, both in Pulaski County, VA.
August	1	Blazer Financial Services, Inc. moved its office from 640-A 79th Street to 6139 Jefferson Avenue, both in the City of Newport News, VA.
August	28	Beneficial Virginia Inc. moved its office from 2104-I Pleasure House Road to 544 Newtown Road, Suite 130, both in the City of Virginia Beach, VA.
August	29	Beneficial Virginia Inc. moved its office from 3350 Riverside Shopping Center, Riverside Drive to 3310 Riverside Shopping Center, Riverside Drive, both in the City of Danville, VA.
September	2	Beneficial Virginia Inc. moved its office from 14416 Jefferson Davis Highway to 14444 Jefferson Davis Highway, both in Prince William County, VA.
September	3	Provident Finance Company of Virginia, Inc., moved its office from 102 East Main Street to 314 West Atlantic Street, both in the City of Emporia, VA.
October	1	Beneficial Virginia Inc. moved its office from Westland Shopping Center, 8075 West Broad Street Road to 9045-5 West Broad Street Road, both in Henrico County, VA.
October	20	Beneficial Virginia Inc. moved its office from 2548 South Crater Road to 3330 South Crater Road, both in the City of Petersburg, VA.
October	21	Aetna Finance Company, d/b/a ITT Financial Services moved its office from 14346 Jefferson Davis Highway to 14414 Jefferson Davis Highway, both in Prince William County, VA.
October	22	Capitol Credit Plan of Virginia, Inc. moved its office from 3333 Weems Lane (authorized unopened) to 2210 Wilson Boulevard, both in Winchester, VA.
November	3	Landmark Financial Services of Virginia, Inc. moved its office from 6333-E South Kings Highway to 7678-D Richmond Highway, both in Fairfax County, VA.
November	10	Sovran Credit Corporation moved its office from 801 West Main Street to 221 East Water Street, both in the City of Charlottesville, VA.

CONSUMER FINANCE STATUS CHANGES — 1986

CONSUMER FINANCE OFFICE CLOSINGS

January	17	Household Finance Corporation closed an office at Gables Shopping Center, South Main Street, Blacksburg, VA.
January	24	Household Finance Corporation closed an office at 189 Ocean View Avenue, Ocean View Shopping Center, Norfolk, VA.
January	26	Avco Financial Services of Madison Heights, Inc. closed an office at 1565 Parham Road, Henrico County, VA.
February	3	Security Pacific Finance Corp. closed an office at 8001 Braddock Road, Suite 100, Springfield, VA.
March	3	City Finance Company, d/b/a Public Finance Corporation closed an office at 613 High Street, Portsmouth, VA.
April	10	Household Finance Corporation closed an office at 717 James York Plaza, Williamsburg, VA.
April	16	Household Finance Corporation closed an office at 301 North Augusta Street, Staunton, VA.
June	2	General Finance Corporation of Virginia closed an office at 2036 Victory Boulevard, City of Portsmouth, VA.
September	19	Household Finance Corporation closed an office at Franklin Plaza Shopping Center, Franklin, VA.
September	24	Household Finance Corporation closed an office at 523 Hilltop Plaza, Virginia Beach, VA.
September	24	Household Finance Corporation closed an office at 31 West Mercury Boulevard, Langley Square Shopping Center, Hampton, VA.
September	26	Household Finance Corporation closed an office at 3175 Wilson Boulevard, Arlington, VA.
September	26	Household Finance Corporation closed an office at 7525 Tidewater Drive, No. 1, Southern Shopping Center, Norfolk, VA.
October	20	Security Pacific Finance Corp., closed an office at 1214 Westover Hills Boulevard, Richmond, VA.
October	23	Household Finance Corporation closed an office at 2144 Wards Road, Lynchburg, VA.
November	24	General Finance Corporation of Virginia closed an office at 393 Denbigh Boulevard, Newport News, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation closed an office at 1112 West Main Street, City of Charlottesville, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation closed an office at 1076 Old Riverside Drive, City of Danville, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation closed an office at Franklin Plaza, 157 College Drive, City of Franklin, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation closed an office at 2600 Memorial Avenue, City of Lynchburg, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation closed an office at Unit 450, Warwick Village Shopping Center, 11006 Warwick Boulevard, City of Newport News, VA.

CONSUMER FINANCE STATUS CHANGES — 1986

CONSUMER FINANCE OFFICE CLOSINGS—Continued

December	1	City Finance Company, d/b/a Public Finance Corporation closed an office at 6223 Portsmouth Boulevard, City of Portsmouth, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation closed an office at 218 First Street, City of Radford, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation closed an office at 532 East Main Street, City of Richmond, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation closed an office at Lamplighter Mall, 5524 Williamson Road, Roanoke, County, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation closed an office at Westwood Village Shopping Center, 2620 West Main Street, City of Waynesboro, VA.
December	1	City Finance Company, d/b/a Public Finance Corporation closed an office at 3540 Holland Road, Suite 110, City of Virginia Beach, VA.
December	10	PFS Financial Services closed an office at 340 Constitution Drive, City of Virginia Beach, VA.

INDEPENDENT*
CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 1986

Company	Number of Offices	ASSETS		
		Consumer Finance Business	Other Business	Total Business
1. Altavista Loan Company	1	$ 789,718	$ 0	$ 789,718
2. Bynum Finance Corporation	1	1,717,051	0	1,717,051
3. Capitol Loan Company, Incorporated	1	934,593	18,956	953,549
4. Collinsville Finance Corporation	1	588,409	0	588,409
5. Colonial Loans, Inc.	1	1,511,607	118,685	1,630,292
6. Danville Finance & Loan Corporation	1	534,251	0	534,251
7. Franklin Finance Company, Incorporated	1	1,282,000	0	1,282,000
8. Henry County Small Loan Corporation	1	596,773	0	596,773
9. Homestead Financial Services of Va., Inc.	1	804,292	209,180	1,013,472
10. Knight Finance Company, Inc.	1	812,408	0	812,408
11. Moore Loans, Incorporated	1	1,848,034	3,263,620	5,111,654
12. Parks Finance Service, Inc.	3	3,582,186	0	3,582,186
13. Piedmont Finance Service, Incorporated	3	1,011,235	0	1,011,235
14. South Norfolk Loan Corporation	1	1,254,656	0	1,254,656
15. Southside Finance Company	1	262,597	0	262,597
16. Stuart Finance & Small Loan Corporation	1	270,463	0	270,463
17. Sussex Finance & Loan Corporation	1	241,332	4,724	246,056
18. The Finance Company	3	3,847,419	1,859,224	5,706,643
19. Valley Finance Service, Incorporated	2	1,706,659	252,315	1,958,974
TOTAL	26	$23,595,683	$5,726,704	$29,322,387

* Those consumer finance companies who only operate in the Commonwealth of Virginia and are not affiliated with a bank holding company.

CHAIN*
CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 1986

Company	Number of Offices	ASSETS Consumer Finance Business	Other Business	Total Business
1. Arlington Finance and Loan Corporation	1	$ 384,067	$ 801,202	$ 1,185,269
2. Ashland Finance Company of Virginia	1	1,351,863	599,858	1,951,721
3. Associates Financial Services Company of Virginia, Inc.	18	14,232,208	78,606,722	92,838,930
4. Avco Financial Services of Madison Heights, Inc.	12	13,350,888	608,794	13,959,682
5. Barclays American/Financial, Inc.	6	6,358,138	13,160,478	19,518,616
6. Beneficial Virginia Inc.	28	32,039,075	47,672,327	79,711,402
7. Blazer Financial Services, Inc.	11	11,397,541	11,087,253	22,484,794
8. Capitol Credit Plan of Virginia, Inc.	11	6,988,997	1,875,737	8,864,734
9. Chrysler First Financial Services Corporation	5	2,945,808	27,517,564	30,463,372
10. C.I.T. Financial Services Inc. of Delaware	1	200,218	3,431,045	3,631,263
11. Commercial Credit Loans, Inc.	5	5,841,815	0	5,841,815
12. Community Finance Company	4	3,662,848	775,892	4,438,740
13. CoreStates Finance of Virginia, Inc.	2	2,707,389	446,229	3,153,618
14. Creditway of America, Inc. (No. 2 Creditway of America) (No. 3 Creditway of America) (General Finance Corporation of Virginia)	31	38,428,132	28,937,937	67,366,069
15. Finance One of Virginia, Inc.	41	64,805,667	26,354,250	91,159,917
16. Household Finance Corporation of Virginia	25	27,087,272	87,526,217	114,613,489
17. Aetna Finance Company, d/b/a ITT Financial Services	15	31,722,121	2,244,157	33,966,278
18. Kentucky Finance Co., Inc., Bristol, Va.	2	2,374,041	741,498	3,115,539
19. Landmark Financial Services of Virginia, Inc.	9	5,661,201	9,865,956	15,527,157
20. Mercury Finance Company of Virginia	3	2,543,795	5,444,723	7,988,518
21. Norwest Financial Virginia, Inc.	3	802,194	1,564,643	2,366,837
22. Peoples Loans, Inc.	1	508,352	788,798	1,297,150
23. Provident Finance Company of Virginia, Inc.	14	17,200,339	7,277,160	24,477,499
24. City Finance Company, d/b/a Public Finance Corporation	11	5,745,622	4,645,561	10,391,183
25. Rouss Finance Company	2	1,368,169	407,752	1,775,921
26. Security Pacific Finance Corp.	27	25,572,994	51,682,004	77,254,998
27. Sovran Credit Corporation	7	4,896,687	13,192,294	18,088,981
28. Transamerica Financial Services	3	878,931	4,142,453	5,021,384
29. TranSouth Financial Corporation	13	6,769,796	25,443,011	32,212,807
30. Union Finance Corporation	1	263,546	4,151,395	4,414,941
TOTAL	313	$338,089,714	$460,992,910	$799,082,624

*Those consumer finance companies who operate in other states in addition to Virginia and/or affiliated with a bank holding company.

INDEPENDENT COMPANIES
BALANCE SHEET
DECEMBER 31, 1986

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
ASSETS			
Receivables:			
Gross receivables	$24,155,548	$7,005,834	$31,161,382
Less: Unearned charges	1,614,830	1,186,271	2,801,101
Total net loans receivable	22,540,718	5,819,563	28,360,281
Less: Allowance for possible loan losses	824,902	256,106	1,081,008
Adjusted net receivables	21,715,816	5,563,457	27,279,273
Cash on hand and in banks	725,620	13,087	738,707
Short-term investments	426,202	13,317	439,519
Real estate (less depreciation)	43,206	0	43,206
Furniture, fixtures & equipment (less depreciation)	211,156	54,666	265,822
Deferred charges	10,454	142	10,596
Other assets	463,229	82,035	545,264
TOTAL ASSETS	$23,595,683	$5,726,704	$29,322,387
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks	$ 3,953,730	$1,850,168	$ 5,803,898
Parent company or affiliate	4,199,181	1,752,458	5,951,639
Other short-term borrowings	3,842,342	116,315	3,958,657
Total short-term borrowings	11,995,253	3,718,941	15,714,194
Long-Term Borrowings:			
Bonds and debentures	3,161,815	1,240,213	4,402,028
Other long-term notes	110,309	47,834	158,143
Branch office capital allocated to debt	0	0	0
Total long-term borrowings	3,272,124	1,288,047	4,560,171
Total borrowings	15,267,377	5,006,988	20,274,365
Other liabilities	577,351	189,814	767,165
Total liabilities	15,844,728	5,196,802	21,041,530
Net worth (individual or partnership)	208,752	0	208,752
Shareholders Equity:			
Preferred stock	37,235	65,765	103,000
Common stock	902,772	43,842	946,614
Capital surplus	75,709	16,205	91,914
Retained earnings	7,291,622	619,590	7,911,212
Branch office capital allocated to equity	0	0	0
Treasury stock	(765,135)	(215,500)	(980,635)
Total net worth and shareholders equity	7,750,955	529,902	8,280,857
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY	$23,595,683	$5,726,704	$29,322,387

CHAIN COMPANIES
BALANCE SHEET
DECEMBER 31, 1986

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
ASSETS			
Receivables:			
Gross receivables	$432,606,677	$496,466,497	$929,073,174
Less: Unearned charges	85,670,856	33,987,837	119,658,693
Total net loans receivable	346,935,821	462,478,660	809,414,481
Less: Allowance for possible loan losses	13,828,619	7,481,969	21,310,588
Adjusted net receivables	333,107,202	454,996,691	788,103,893
Cash on hand and in banks	742,302	894,360	1,636,662
Short-term investments	7,318	15,267	22,585
Real estate (less depreciation)	22,982	8,158	31,140
Furniture, fixtures & equipment (less depreciation)	2,002,011	2,323,633	4,325,644
Deferred charges	361,794	252,810	614,604
Other assets	1,846,105	2,501,991	4,348,096
TOTAL ASSETS	$338,089,714	$460,992,910	$799,082,624
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks	$ 2,299,679	$ 6,138,128	$ 8,437,807
Parent company or affiliate	223,434,662	204,047,509	427,482,171
Other short-term borrowings	288,876	139,924	428,800
Total short-term borrowings	226,023,217	210,325,561	436,348,778
Long-Term Borrowings:			
Bonds and debentures	0	0	0
Other long-term notes	5,603,569	8,339,108	13,942,677
Branch office capital allocated to debt	45,191,151	182,420,233	227,611,384
Total long-term borrowings	50,794,720	190,759,341	241,554,061
Total borrowings	276,817,937	401,084,902	677,902,839
Other liabilities	7,505,913	6,310,158	13,816,071
Total liabilities	284,323,850	407,395,060	691,718,910
Net worth (individual or partnership)	0	0	0
Shareholders Equity:			
Preferred stock	0	0	0
Common stock	1,911,024	1,573,376	3,484,400
Capital surplus	7,529,597	8,361,689	15,891,286
Retained earnings	40,324,458	31,455,724	71,780,182
Branch office capital allocated to equity	4,006,756	12,296,247	16,303,003
Treasury stock	(5,971)	(89,186)	(95,157)
Total net worth and shareholders equity	53,765,864	53,597,850	107,363,714
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY	$338,089,714	$460,992,910	$799,082,624

TOTAL INDUSTRY
BALANCE SHEET
DECEMBER 31, 1986

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
ASSETS			
Receivables:			
Gross receivables	$456,762,225	$503,472,331	$960,234,556
Less: Unearned charges	87,285,686	35,174,108	122,459,794
Total net loans receivable	369,476,539	468,298,223	837,774,762
Less: Allowance for possible loan losses	14,653,521	7,738,075	22,391,596
Adjusted net receivables	354,823,018	460,560,148	815,383,166
Cash on hand and in banks	1,467,922	907,447	2,375,369
Short-term investments	433,520	28,584	462,104
Real estate (less depreciation)	66,188	8,158	74,346
Furniture, fixtures & equipment (less depreciation)	2,213,167	2,378,299	4,591,466
Deferred charges	372,248	252,952	625,200
Other assets	2,309,334	2,584,026	4,893,360
TOTAL ASSETS	$361,685,397	$466,719,614	$828,405,011
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks	$ 6,253,409	$ 7,988,296	$ 14,241,705
Parent company or affiliate	227,633,843	205,799,967	433,433,810
Other short-term borrowings	4,131,218	256,239	4,387,457
Total short-term borrowings	238,018,470	214,044,502	452,062,972
Long-Term Borrowings:			
Bonds and debentures	3,161,815	1,240,213	4,402,028
Other long-term notes	5,713,878	8,386,942	14,100,820
Branch office capital allocated to debt	45,191,151	182,420,233	227,611,384
Total long-term borrowings	54,066,844	192,047,388	246,114,232
Total borrowings	292,085,314	406,091,890	698,177,204
Other liabilities	8,083,264	6,499,972	14,583,236
Total liabilities	300,168,578	412,591,862	712,760,440
Net worth (individual or partnership)	208,752	0	208,752
Shareholders Equity:			
Preferred stock	37,235	65,765	103,000
Common stock	2,813,796	1,617,218	4,431,014
Capital surplus	7,605,306	8,377,894	15,983,200
Retained earnings	47,616,080	32,075,314	79,691,394
Branch office capital allocated to equity	4,006,756	12,296,247	16,303,003
Treasury stock	(771,106)	(304,686)	(1,075,792)
Total net worth and shareholders equity	61,516,819	54,127,752	115,644,571
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY	$361,685,397	$466,719,614	$828,405,011

INDEPENDENT COMPANIES
INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1986

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
INCOME			
Charges collected or earned	$6,277,046	$1,852,074	$8,129,120
Insurance income recognized by licensee	335,754	30,182	365,936
Insurance income recognized by affiliate[1]	113,379	75,220	188,599
Other income	262,572	559,684	822,256
TOTAL INCOME	$6,988,751	$2,517,160	$9,505,911
EXPENSES			
Advertising	$ 60,529	$ 34,732	$ 95,261
Auditing	50,805	7,039	57,844
Provision for possible loan losses	703,006	574,781	1,277,787
Depreciation and amortization	86,558	28,156	114,714
Insurance and fidelity bonds	107,512	18,570	126,082
Legal fees and disbursements	59,184	29,147	88,331
Postage, printing, stationery and supplies	140,853	46,479	187,332
Rent, janitorial services, and utilities	176,819	46,533	223,352
Salaries of officers, owners and partners	1,032,910	109,357	1,142,267
Salaries of all other employees	942,301	308,024	1,250,325
Taxes (other than income)	154,583	36,771	191,354
License fees	23,984	3,022	27,006
Telephone and telegraph	92,925	40,298	133,223
Travel, auto expense and allowance	63,219	10,480	73,699
Supervision and administration	131,656	109,970	241,626
Other expenses	381,855	104,165	486,020
Expenses (excluding taxes) allocated from insurance affiliate[2]	58,247	36,947	95,194
Total non-interest expenses	4,266,946	1,544,471	5,811,417
Interest paid on borrowed funds	1,669,183	663,586	2,332,769
Total expenses before income taxes	5,936,129	2,208,057	8,144,186
Income taxes:			
(a) State	71,354	2,640	73,994
(b) Federal	295,736	11,883	307,619
(c) Income taxes on insurance income of affiliate	17,655	9,690	27,345
Total income taxes	384,745	24,213	408,958
Total expenses	6,320,874	2,232,270	8,553,144
Net Income (loss)	$ 667,877	$ 284,890	$ 952,767

[1] Insurance income generated in consumer finance offices in Virginia through an insurance affiliate.

[2] Expenses of insurance affiliate allocated to insurance operations conducted in consumer finance offices in Virginia.

CHAIN COMPANIES
INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1986

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
INCOME			
Charges collected or earned	$ 98,857,083	$78,646,852	$177,503,935
Insurance income recognized by licensee	1,675,496	681,011	2,356,507
Insurance income recognized by affiliate[1]	7,009,199	3,530,233	10,539,432
Other income	1,103,176	1,462,061	2,565,237
TOTAL INCOME	$108,644,954	$84,320,157	$192,965,111
EXPENSES			
Advertising	$ 1,514,307	$ 1,026,506	$ 2,540,813
Auditing	45,664	26,459	72,123
Provision for possible loan losses	13,446,084	4,621,491	18,067,575
Depreciation and amortization	860,280	668,824	1,529,104
Insurance and fidelity bonds	139,179	141,844	281,023
Legal fees and disbursements	247,725	177,981	425,706
Postage, printing, stationery and supplies	1,114,896	927,532	2,042,428
Rent, janitorial services, and utilities	2,514,702	1,993,425	4,508,127
Salaries of officers, owners and partners	252,947	210,282	463,229
Salaries of all other employees	12,868,771	10,293,368	23,162,139
Taxes (other than income)	578,138	627,127	1,205,265
License fees	434,403	208,723	643,126
Telephone and telegraph	1,334,964	1,027,907	2,362,871
Travel, auto expense and allowance	365,542	308,793	674,335
Supervision and administration	8,500,020	7,201,895	15,701,915
Other expenses	3,711,363	3,233,013	6,944,376
Expenses (excluding taxes) allocated from insurance affiliate[2]	4,199,729	2,114,061	6,313,790
Total non-interest expenses	52,128,714	34,809,231	86,937,945
Interest paid on borrowed funds	29,257,727	37,377,045	66,634,772
Total expenses before income taxes	81,386,441	72,186,276	153,572,717
Income taxes:			
(a) State	1,368,441	607,623	1,976,064
(b) Federal	10,228,579	4,591,228	14,819,807
(c) Income taxes on insurance income of affiliate	1,292,810	624,091	1,916,901
Total income taxes	12,889,830	5,822,942	18,712,772
Total expenses	94,276,271	78,009,218	172,285,489
Net Income (loss)	$ 14,368,683	$ 6,310,939	$ 20,679,622

[1] Insurance income generated in consumer finance offices in Virginia through an insurance affiliate.

[2] Expenses of insurance affiliate allocated to insurance operations conducted in consumer finance offices in Virginia.

TOTAL INDUSTRY
INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1986

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
INCOME			
Charges collected or earned	$105,134,129	$80,498,926	$185,633,055
Insurance income recognized by licensee	2,011,250	711,193	2,722,443
Insurance income recognized by affiliate[1]	7,122,578	3,605,453	10,728,031
Other income	1,365,748	2,021,745	3,387,493
TOTAL INCOME	$115,633,705	$86,837,317	$202,471,022
EXPENSES			
Advertising	$ 1,574,836	$ 1,061,238	$ 2,636,074
Auditing	96,469	33,498	129,967
Provision for possible loan losses	14,149,090	5,196,272	19,345,362
Depreciation and amortization	946,838	696,980	1,643,818
Insurance and fidelity bonds	246,691	160,414	407,105
Legal fees and disbursements	306,909	207,128	514,037
Postage, printing, stationery and supplies	1,255,749	974,011	2,229,760
Rent, janitorial services, and utilities	2,691,521	2,039,958	4,731,479
Salaries of officers, owners and partners	1,285,857	319,639	1,605,496
Salaries of all other employees	13,811,072	10,601,392	24,412,464
Taxes (other than income)	732,721	663,898	1,396,619
License fees	458,387	211,745	670,132
Telephone and telegraph	1,427,889	1,068,205	2,496,094
Travel, auto expense and allowance	428,761	319,273	748,034
Supervision and administration	8,631,676	7,311,865	15,943,541
Other expenses	4,093,218	3,337,178	7,430,396
Expenses (excluding taxes) allocated from insurance affiliate[2]	4,257,976	2,151,008	6,408,984
Total non-interest expenses	56,395,660	36,353,702	92,749,362
Interest paid on borrowed funds	30,926,910	38,040,631	68,967,541
Total expenses before income taxes	87,322,570	74,394,333	161,716,903
Income taxes:			
(a) State	1,439,795	610,263	2,050,058
(b) Federal	10,524,315	4,603,111	15,127,426
(c) Income taxes on insurance income of affiliate	1,310,465	633,781	1,944,246
Total income taxes	13,274,575	5,847,155	19,121,730
Total expenses	100,597,145	80,241,488	180,838,633
Net Income (loss)	$ 15,036,560	$ 6,595,829	$ 21,632,389

[1] Insurance income generated in consumer finance offices in Virginia through an insurance affiliate.

[2] Expenses of insurance affiliate allocated to insurance operations conducted in consumer finance offices in Virginia.

DELINQUENT ACCOUNTS
CONSUMER FINANCE BUSINESS ONLY
AS OF DECEMBER 31, 1986

	Independent Companies Net Receivables		Chain Companies Net Receivables		Total Industry Net Receivables	
	Number	Amount	Number	Amount	Number	Amount
Accounts with no payment for:						
Two Months	634	$ 742,683	4,152	$ 6,286,562	4,786	$ 7,029,245
Three Months	671	770,077	6,099	9,275,983	6,770	10,046,060
TOTAL	1,305	$1,512,760	10,251	$15,562,545	11,556	$17,075,305

	Independent Companies			Chain Companies			Total Industry		
	Two Months	Three Months	Total	Two Months	Three Months	Total	Two Months	Three Months	Total
Percent of number of loans at the end of the year that were delinquent at the time	2.76	2.92	5.68	1.86	2.73	4.59	1.94	2.75	4.69
Percent of dollar amount of net receivables outstanding at the end of the year that were delinquent at the time	2.84	2.94	5.78	1.83	2.70	4.53	1.90	2.72	4.62

RANGE OF CONSUMER FINANCE LOANS MADE DURING 1986

	INDEPENDENT COMPANIES		CHAIN COMPANIES		TOTAL INDUSTRY	
	Consumer Finance Loans Made During The Year		Consumer Finance Loans Made During The Year		Consumer Finance Loans Made During The Year	
	Number	Net Loans Receivable	Number	Net Loans Receivable	Number	Net Loans Receivable
$ 500.00 or Less	2,566	$ 876,639	7,704	$ 2,809,455	10,270	$ 3,686,094
500.01 to 1,000.00	5,456	3,900,490	31,084	22,359,748	36,540	26,260,238
1,000.01 to 1,500.00	3,520	4,248,120	37,220	45,297,263	40,740	49,545,383
1,500.01 to 2,000.00	2,440	4,145,675	32,620	56,004,804	35,060	60,150,479
2,000.01 to 2,500.00	1,542	3,423,088	22,774	51,014,219	24,316	54,437,307
Above 2,500.00	2,448	6,665,854	51,583	148,146,131	54,031	154,811,985
TOTAL	17,972	$23,259,866	182,985	$325,631,620	200,957	$348,891,486

SELECTED FINANCIAL RATIOS
YEAR ENDED DECEMBER 31, 1986

	INDEPENDENT COMPANIES			CHAIN COMPANIES			TOTAL INDUSTRY		
	Consumer Finance Business	Other Business	Total Business	Consumer Finance Business	Other Business	Total Business	Consumer Finance Business	Other Business	Total Business
As a Percentage of Average Assets:									
Gross Income	27.90	33.94	29.28	32.41	19.45	25.10	32.09	19.69	25.27
Charges Collected or Earned	25.06	24.97	25.04	29.49	18.14	23.09	29.18	18.25	23.17
Insurance Income	1.79	1.42	1.71	2.59	0.97	1.68	2.54	0.98	1.68
Other Income	1.05	7.55	2.53	0.33	0.34	0.33	0.37	0.46	0.42
Interest Expense	6.66	8.95	7.19	8.73	8.62	8.67	8.58	8.63	8.61
Non-interest Expense	17.03	20.83	17.90	15.55	8.03	11.31	15.65	8.24	11.57
Salary Expense	7.89	5.63	7.37	3.91	2.42	3.07	4.19	2.48	3.25
Bad Debt Expense	2.81	7.75	3.94	4.01	1.07	2.35	3.93	1.18	2.41
Supervision and Administration	0.53	1.48	0.74	2.54	1.66	2.04	2.40	1.66	1.99
Other Non-interest Expense	5.80	5.97	5.85	5.09	2.88	3.85	5.13	2.92	3.92
Income Before Income Taxes	4.20	4.17	4.19	8.13	2.80	5.12	7.86	2.82	5.09
Income Taxes	1.54	0.33	1.26	3.84	1.34	2.43	3.68	1.32	2.39
Net Income:									
Weighted Average	2.66	3.84	2.93	4.29	1.46	2.69	4.17	1.50	2.70
Median	4.51	0.00	3.16	3.49	1.21	1.90	3.83	0.43	2.56

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1986

Location	License Number	Name and Mailing Address	Consumer Finance Business	
			Net Loans Receivable	
			Number	Amount
Abingdon	CF-1046	Capitol Credit Plan of Virginia, Inc., 104 Court Street, 24210	68	92,559
	CF-539	Security Pacific Finance Corp., 293 West Main Street, P.O. Box 464, 24210	911	1,475,443
Alexandria	CF-992	Avco Financial Services of Madison Heights, Inc., 8727-C Cooper Road, P.O. Box 15263, 22309	552	803,191
	CF-781	Beneficial Virginia Inc., Beacon Hill Building, 6911 Richmond Highway, 22306-6145	474	710,802
	CF-805	Household Finance Corporation of Virginia, 6734 Richmond Highway, P.O. Box 6332, 23306	887	1,336,918
	CF-437	Household Finance Corporation of Virginia, 3622 King Street, P.O. Box 3115, 23302	821	1,142,239
	CF-958	Aetna Finance Company, d/b/a ITT Financial Services, 606 North Washington Street, P.O. Box 328, 22313	2,272	4,248,187
	CF-961	Landmark Financial Services of Virginia, Inc., 7678-D Richmond Highway, 22316	343	503,078
	CF-272	Security Pacific Finance Corp., 5999 Stevenson Avenue, 22304	0	0
	CF-870	The Finance Company, 8120 Richmond Highway, P.O. Box 15057, 22309	1,293	1,737,747
Altavista	CF-454	Altavista Loan Company, 802 Main Street, P.O. Box 118, 24517	820	752,564
Annandale	CF-876	Associates Financial Services Company of Virginia, Inc., 4115 John Marr Drive, P.O. Box 471, 22003	457	777,432
	CF-830	Avco Financial Services of Madison Heights, Inc., 7402 Little River Turnpike, P.O. Box 491, 22003	820	1,265,680
Appomattox	CF-1022	Piedmont Finance Service, Incorporated, Triangle Plaza Shopping Center, P.O. Box 2109, 24522	75	50,204
Arlington	CF-257	Arlington Finance and Loan Corporation, 2313 Wilson Boulevard, P.O. Box 682, 22216-0682	212	400,363
	CF-957	Aetna Finance Company, d/b/a ITT Financial Services, 2419 Columbia Pike, 22204	2,395	4,352,531
Bassett	CF-447	Henry County Small Loan Corp., Main Street, P.O. Box 262, 24055	474	547,113
Bedford	CF-960	Finance One of Virginia, Inc., Maxway Plaza, U.S. Bypass 460, P.O. Box 493, 24523	835	1,386,342
Big Stone Gap	CF-807	Finance One of Virginia, Inc., 317 Shawnee Avenue, 24219	783	1,419,858
Blacksburg	CF-675	Finance One of Virginia, Inc., 114 Country Club Drive, S.W., 24060	546	936,941
	CF-538	No. 3 Creditway of America, Inc., 108 North Main Street, 24060	1,072	1,594,092
Blackstone	CF-498	Southside Finance Company, 304 South Main Street, P.O. Box 22, 23824	249	191,177
Bluefield	CF-643	Finance One of Virginia, Inc., 720 Virginia Avenue, 24605	830	1,367,099
	CF-974	Kentucky Finance Co., Inc., Bristol, VA, 504 Virginia Avenue, 24605	922	995,226
Bridgewater	CF-662	Finance One of Virginia, Inc., 101 South Main Street, 22812	1,160	2,039,980
Bristol	CF-260	Beneficial Virginia Inc., 52 Piedmont Street, P.O. Box 518, 24203	486	751,923
	CF-674	Chrysler First Financial Services Corporation, 61 Commonwealth Avenue, P.O. Box 909, 24203	133	174,934
	CF-810	Kentucky Finance Co., Inc., Bristol, VA, 14 Piedmont Street, P.O. Box 98, 24203	1,198	1,434,493

Brookneal	CF-979	Piedmont Finance Service, Incorporated, Main Street, 24528	609	521,054
Burke	CF-927	Household Finance Corporation of Virginia, 9560 Old Keene Mill Road, 22015	295	434,015
Cape Charles	CF-842	Finance One of Virginia, Inc., 217-219 Mason Avenue, 23310	516	852,129
Carrollton	CF-914	Community Finance Company, Highway 17, P.O. Box 235, 23314	634	1,013,418
Charlottesville	CF-950	Associates Financial Services Company of Virginia, Inc., 1428 North Seminole Trail, P.O. Box 7944, 22906	501	710,895
	CF-885	Beneficial Virginia Inc., 722-4 Rio Road, West, P.O. Box 6053, 22906	321	482,886
	CF-463	Finance One of Virginia, Inc., 118 East Main Street, P.O. Box 2291, 22901	1,931	3,089,647
	CF-704	General Finance Corporation of Virginia, 1138 Emmett Street, P.O. Box 7000, 22906	809	1,104,286
	CF-850	Household Finance Corporation of Virginia, 1442 Seminole Trail, P.O. Box 6835, 22906	724	1,031,026
	CF-996	Aetna Finance Company, d/b/a ITT Financial Services, Angus Road Business Center, 2114 Angus Road, Suite 101, 22901	512	945,281
	CF-430	Parks Finance Service, Inc., 112 Second Street, N.E., P.O. Box 2025, 22902	392	469,181
	CF-287	Provident Finance Company of Virginia, Inc., 518 East Main Street, P.O. Box 279, 22902	739	991,792
	CF-1056	City Finance Company, d/b/a Public Finance Corporation, 1112 West Main Street, 22901	360	495,686
	CF-213	Security Pacific Finance Corp., 300 Preston Avenue, Suite 100, 22901	689	1,077,921
	CF-1008	Sovran Credit Corporation, 221 East Water Street, 22901	325	331,330
Chase City	CF-431	Provident Finance Company of Virginia, Inc., 518 North Main Street, P.O. Box 155, 23924	904	1,375,087
Chatham	CF-512	Finance One of Virginia, Inc., 2 South Main Street, 24531	976	1,403,162
Chesapeake	CF-900	Associates Financial Services Company of Virginia, Inc., 342 Battlefield Boulevard, South, P.O. Box 15398, 23320	398	698,287
	CF-952	Beneficial Virginia Inc., 3355 Western Branch Boulevard, Churchland Square Shopping Center, 23321	967	1,555,638
	CF-1004	General Finance Corporation of Virginia, 2001 C South Military Highway, 23235	389	652,036
	CF-605	Household Finance Corporation of Virginia, 237 South Battlefield Boulevard, P.O. Box 15292, 23320	420	697,279
	CF-975	Landmark Financial Services of Virginia, Inc., 316-A Battlefield Boulevard, North, 23320	564	752,212
	CF-350	South Norfolk Loan Corporation, 712 Liberty Street, P.O. Box 5225, 23324	756	1,170,301
	CF-817	TranSouth Financial Corporation, 4315 Indian River Shopping Center, P.O. Box 13085, 23325	412	489,510
Chester	CF-915	Community Finance Company, Bermuda Square, P.O. Box 273, 23831	487	645,330
Christiansburg	CF-390	Security Pacific Finance Corp., 48 West Main Street, P.O. Box 494, 24073	776	1,319,043
Clarksville	CF-556	Finance One of Virginia, Inc., 415 Virginia Avenue, 23927	915	1,644,316
Collinsville	CF-1016	Capitol Credit Plan of Virginia, Inc., 316 Virginia Avenue, Space "C", 24078	438	623,729
	CF-571	Collinsville Finance Corporation, 503 Virginia Avenue, 24078	985	550,464
Covington	CF-736	Finance One of Virginia, Inc., 310 West Main Street, 24426	737	1,115,556
	CF-256	No. 2 Creditway of America, Inc., 328 West Main Street, 24426	1,093	1,467,391
Crewe	CF-657	Finance One of Virginia, Inc., 109 East Carolina Avenue, 23930	721	1,222,209
Culpeper	CF-933	Blazer Financial Services, Inc., 162 East Davis Street, P.O. Box 749, 22701	584	953,908
	CF-1038	Capitol Credit Plan of Virginia, Inc., 709 Dominion Square Shopping Center, P.O. Box 1316, 22701	132	183,206
	CF-737	Finance One of Virginia, Inc., 329-B Madison Road, Southgate Center, 22701	1,145	1,803,205
Danville	CF-468	Beneficial Virginia Inc., Riverside Shopping Center, 3310 Riverside Drive, 24541	570	934,317
	CF-226	Blazer Financial Services, Inc., 110 Exchange Street, Suite A, 24541	629	932,596
	CF-1000	Capitol Credit Plan of Virginia, Inc., 661 Piney Forest Road, Space 1, Piney Forest Shopping Center, 24540	745	940,936

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1986

Location	License Number	Name and Mailing Address	Consumer Finance Business	
			Net Loans Receivable	
			Number	Amount
	CF-793	C.I.T. Financial Services, Inc., of Delaware, 158 Arnett Boulevard, 24540	171	208,240
	CF-471	Danville Finance and Loan Corporation, 626 North Ridge Street, P.O. Box 818, 24543	383	324,140
	CF-124	Finance One of Virginia, Inc., 705 Patton Street, 24541	2,548	5,423,179
	CF-379	Household Finance Corporation of Virginia, 619 West Main Street, P.O. Box 2185, 24541	815	1,181,291
	CF-1066	City Finance Company, d/b/a Public Finance Corporation, 1076 Old Riverside Drive, 24541	879	1,108,659
	CF-326	Security Pacific Finance Corp., Riverside Executive Suite, 2420 Riverside Drive, 24540	765	1,006,812
Dumfries	CF-752	General Finance Corporation of Virginia, 261 South Fraley Boulevard, P.O. Box 369, 22026	712	875,921
Elkton	CF-702	Finance One of Virginia, Inc., Shenelk Plaza, Store "L", Shenandoah Avenue, 22827	681	1,162,901
Emporia	CF-734	Finance One of Virginia, Inc., 520 North Main Street, 23847	1,365	2,513,391
	CF-978	Provident Finance Company of Virginia, Inc., 314 West Atlantic Street, 23847	532	658,070
Fairfax	CF-753	Beneficial Virginia Inc., Warwick Building, Suite 204-206, 10604 Warwick Avenue, 23030	506	744,940
	CF-565	Household Finance Corporation of Virginia, 9526 Arlington Boulevard, P.O. Box 2454, 22031	456	721,212
	CF-976	Aetna Finance Company, d/b/a ITT Financial Services, 9641 Lee Highway, 22030	1,225	2,181,037
Falls Church	CF-959	Blazer Financial Services, Inc., 7115 Leesburg Pike, 22043	899	1,212,886
	CF-504	Finance One of Virginia, Inc., 6201 Leesburg Pike, 22044	932	1,295,857
	CF-1051	Norwest Financial Virginia, Inc., 6134 North Arlington Boulevard, 22044	154	163,836
	CF-424	Security Pacific Finance Corp., 5203 Leesburg Pike, #101, 22041	891	1,299,161
Farmville	CF-1036	Capitol Credit Plan of Virginia, Inc., Longwood Square Shopping Center, Highway 15 & South Main Street, 23901	137	161,167
	CF-609	Finance One of Virginia, Inc., South Main Street, 573 College Plaza Shopping Center, 23901	1,452	2,489,015
	CF-947	The Finance Company, Randolph Shops, Shop #4, Corner of Second & Main Street, P.O. Box 757, 23901	781	1,208,525
Franklin	CF-1065	City Finance Company, d/b/a Public Finance Corporation, 157 College Drive, 23851	180	238,064
Fredericksburg	CF-531	Beneficial Virginia Inc., 303 Chatham Square Shopping Center, 22405	628	953,587
	CF-542	Chrysler First Financial Services Corporation, 1147 Jefferson Davis Boulevard, 22401	1,294	2,186,465
	CF-238	Colonial Loans, Inc., 401 William Street, P.O. Box 518, 22404-0518	1,137	1,454,240
	CF-1012	Finance One of Virginia, Inc., Westwood Village, 1978-80 Williams Street, 22401	774	1,264,944
	CF-767	Household Finance Corporation of Virginia, 2050-52 Plank Road, P.O. Box 3615, 22402	659	975,996
	CF-1015	Aetna Finance Company, d/b/a ITT Financial Services, 300 Westwood Office Park, #300, 22401	638	1,135,723

Front Royal	CF-380	Finance One of Virginia, Inc., Route 55, East, John Marshall Highway, 22630	660	1,168,395
	CF-780	Rouss Finance Company, 102 East Main Street, P.O. Box 1469, 22630	527	666,554
Galax	CF-747	Barclays American/Financial, Inc., 969 East Stuart Drive, P.O. Box 539, 24333	857	1,142,707
	CF-389	Security Pacific Finance Corp., 544-A East Stuart Drive, Galax Shopping Center, 24333	882	1,232,073
Glen Allen	CF-1048	Transamerica Financial Services, 4191 Innslake Drive, Suite 101, 23060	30	66,446
Gloucester	CF-682	Finance One of Virginia, Inc., Murphy's Mart Shopping Center, Route 17, 23061	767	1,330,853
Grafton	CF-818	TranSouth Financial Corporation, 1890 George Washington Highway, P.O. Box 941, 23692-0941	325	467,088
Gretna	CF-722	Piedmont Finance Service, Incorporated, Waller Building, Main Street, P.O. Box 708, 24557	428	384,886
Hampton	CF-442	Associates Financial Services Company of Virginia, Inc., Coliseum Square Shopping Center, 2040 Coliseum Drive, P.O. Box 7356, 23666	533	848,361
	CF-595	Beneficial Virginia Inc., 5013 West Mercury Boulevard, 23605	1,100	1,566,779
	CF-898	Finance One of Virginia, Inc., 3007 West Mercury Boulevard, 23666	927	1,665,997
	CF-1042	General Finance Corporation of Virginia, 2101 Executive Drive, Box 6, 23666	92	107,552
	CF-774	Household Finance Corporation of Virginia, Newmarket Square Shopping Center, 3-5 Newmarket Square, South, P.O. Box 5011, 23605	1,110	1,821,109
	CF-970	Aetna Finance Company, d/b/a ITT Financial Services, 3016 West Mercury Boulevard, 23666	1,493	2,637,634
	CF-879	Landmark Financial Services of Virginia, Inc., 4908-A West Mercury Boulevard, P.O. Box 7163, 23666	640	900,557
	CF-488	Provident Finance Company of Virginia, Inc., 1113 North King Street, P.O. Box 607, 23669	725	1,054,428
	CF-764	Security Pacific Finance Corp., 2101 Executive Drive, Tower Box 13, 23666	506	813,876
	CF-971	Sovran Credit Corporation, 2805 West Mercury Boulevard, 23666	497	540,391
	CF-819	TranSouth Financial Corporation, 1305 East Pembroke Avenue, P.O. Box 52, 23669	368	492,170
Harrisonburg	CF-930	Beneficial Virginia Inc., 77 East Market Street, P.O. Box 174, 22801	249	353,056
	CF-305	Security Pacific Finance Corp., 350 North Main Street, 22801	499	756,647
	CF-161	Valley Finance Service, Incorporated, 120 South Main Street, P.O. Box 592, 22801	976	1,183,234
Herndon	CF-1003	Aetna Finance Company, d/b/a ITT Financial Services, Herndon Center, 366 Elden Street, Store 19, 22070	691	1,265,796
	CF-893	Landmark Financial Services of Virginia, Inc., 478 Elden Street, P.O. Box 342, 22070	404	694,488
Hopewell	CF-259	Beneficial Virginia Inc., 4114 Oaklawn Boulevard, P.O. Box 1039, 23860	576	1,062,437
	CF-600	Community Finance Company, 305 Cavalier Square Shopping Center, P.O. Box 238, 23860	590	849,230
Hurt	CF-720	Parks Finance Service, Inc., Staunton Plaza Shopping Center, P.O. Box 476, 24563	1,411	1,465,626
Lawrenceville	CF-629	Finance One of Virginia, Inc., 128 West Hicks Street, 23868	886	1,478,541
Lebanon	CF-668	Finance One of Virginia, Inc., East End Shopping Center, Bluefield Road, Route 19, 24266	1,072	1,962,947
Leesburg	CF-426	Finance One of Virginia, Inc., 13 Catoctin Circle, S.E., 22075	670	1,159,831
	CF-798	Security Pacific Finance Corp., 268 Plaza Street, P.O. Box 1404, 22075	393	629,698
Lexington	CF-362	Provident Finance Company of Virginia, Inc., 121 West Nelson Street, P.O. Box 590, 24450	759	1,033,683
Louisa	CF-683	Finance One of Virginia, Inc., Triangle Plaza Shopping Center, 23093	941	1,707,872
Luray	CF-446	Finance One of Virginia, Inc., 27 East Main Street, 22834	483	819,339
	CF-625	Peoples Loans, Inc., 139 East Main Street, 22835	419	562,251
Lynchburg	CF-522	Beneficial Virginia Inc., Fort Hill Village Shopping Center, P.O. Box 4252, 24502	585	897,508
	CF-995	Capitol Credit Plan of Virginia, Inc., 2600 Memorial Avenue, Suite 107, 24501	632	862,126
	CF-603	Commercial Credit Loans, Inc., 15 Wadsworth Street, P.O. Box 684, 24505	631	1,088,597

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1986

Location	License Number	Name and Mailing Address	Consumer Finance Business	
			Net Loans Receivable	
			Number	Amount
	CF-769	General Finance Corporation of Virginia, Lynchburg Hills Plaza Shopping Center, 2130 Wards Road, P.O. Box 11911, 24506	1,551	2,097,884
	CF-1050	Landmark Financial Services of Virginia, Inc., 2609 Wards Road, P.O. Box 4498, 24502	188	209,163
	CF-1064	City Finance Company, d/b/a Public Finance Corporation, 2600 Memorial Avenue, P.O. Box 2235, 24501	541	735,116
Madison Heights	CF-566	Avco Financial Services of Madison Heights, Inc., River James Shopping Center, Route 29, North, 24572	1,111	1,582,082
Manassas	CF-890	Associates Financial Services Company of Virginia, Inc., 8370 Sudley Road, 22110	523	926,576
	CF-768	Beneficial Virginia Inc., 9622-A South Grant Avenue, P.O. Box 1208, 22110	440	633,980
	CF-524	CoreStates Finance of Virginia, Inc., 9034 Mathis Avenue, 22110	523	809,918
	CF-583	Finance One of Virginia, Inc., 8803 Sudley Road, Suite 102, 22110	1,061	1,767,895
	CF-806	Household Finance Corporation of Virginia, 8313 Sudley Road, Manaport Plaza, 22110	344	541,687
	CF-1013	Aetna Financial Company, d/b/a ITT Financial Services, 7521 & 7523 Presidential Lane, Suites 18 & 19, 22110	572	1,083,626
Marion	CF-388	Security Pacific Finance Corp., 211 East Main Street, Room 105, 24354	531	876,187
Martinsville	CF-482	Barclays American/Financial, Inc., 245 Commonwealth Boulevard, P.O. Box 534, 24114	995	1,501,013
	CF-922	Blazer Financial Services, Inc., 113 East Main Street, P.O. Box 142, 24112	827	1,007,914
	CF-868	Commercial Credit Loans, Inc., 22 Walnut Street, 24112	781	1,344,659
	CF-384	Household Finance Corporation of Virginia, 5 East Church Street, P.O. Box 849, 24114	693	950,625
	CF-324	Security Pacific Finance Corp., 108 East Main Street, 24112	933	1,321,889
McLean	CF-660	Household Finance Corporation of Virginia, Tysons Corner Shopping Center, P.O. Box 3083, 22103	399	589,087
Midlothian	CF-941	Beneficial Virginia Inc., Rockwood Square Shopping Center, Store #7, 10175 Hull Street Road, 23113	422	647,901
	CF-965	Aetna Finance Company, d/b/a ITT Financial Services, 8507 Midlothian Turnpike, P.O. Box 1184, 23113	1,199	2,006,118
Newport News	CF 944	Associates Financial Services of Virginia, Inc., 851 J. Clyde Morris Boulevard, P.O. Box 1475, 23601	559	916,458
	CF-938	Associates Financial Services Company of Virginia, Inc., 306 Oyster Point Road, Oyster Point Plaza #4, 23602	510	890,695
	CF-994	Avco Financial Services of Madison Heights, Inc., 10866 Warwick Boulevard, P.O. Box 11003, 23601	638	1,009,870
	CF-812	Beneficial Virginia Inc., 14501-I Warwick Boulevard, P.O. Box 2129, 23602	1,313	1,710,458
	CF-135	Blazer Financial Services, Inc., 6139 Jefferson Avenue, P.O. Box 5105, 23605	607	865,339
	CF-772	Household Finance Corporation of Virginia, 49 Sherwood Shopping Center, P.O. Box 208, 23602	946	1,560,948
	CF-1040	No. 2 Creditway of America, Inc., 12769 Jefferson Avenue, 23602	839	1,119,106

	CF-1063	City Finance Company, d/b/a Public Finance Corporation, Warwick Village Shopping Center, Unit 450, 11006 Warwick Boulevard, 23602	607	659,754
	CF-497	Security Pacific Finance Corp., 6060 Jefferson Avenue, Suite L-500, 23605	523	860,167
	CF-820	TranSouth Financial Corporation, 6212 Jefferson Avenue, 23606	506	763,409
	CF-821	TranSouth Financial Corporation, 12700 Warwick Boulevard, P.O. Box 6197, 23606	396	564,969
Norfolk	CF-451	Associates Financial Services Company of Virginia, Inc., 7616-7 Sewells Point Road, P.O. Box 10086, 23513	704	1,158,809
	CF-920	Associates Financial Services Company of Virginia, Inc., 505 North Military Highway, P.O. Box 12023, 23502	356	568,062
	CF-987	Avco Financial Services of Madison Heights, Inc., 415-10 North Military Highway, 23502	820	1,210,121
	CF-32	Beneficial Virginia, Inc., 6202 North Military Highway, P.O. Box 14448, 23518	1,066	1,580,079
	CF-459	Beneficial Virginia Inc., 2408-A East Little Creek Road, P.O. Box 14106, 23518	899	1,503,315
	CF-297	Beneficial Virginia Inc., 144 East Little Creek Road, P.O. Box 9405, 23505-9976	1,105	1,700,622
	CF-332	Blazer Financial Services, Inc., 1105-B Newtown Road, P.O. Box 12823, 23502	960	1,362,582
	CF-346	Chrysler First Financial Services Corporation, 11 Koger Executive Center, 420 Center Drive, Shenandoah Building, Suite 130, P.O. Box 13246, 23506	130	199,161
	CF-429	Chrysler First Financial Services Corporation, 5425 Robinhood Road, Suite 204-206, 23513	103	123,212
	CF-647	Commercial Credit Loans, Inc., 871-D North Military Highway, P.O. Box 12807, 23502	597	1,160,875
	CF-990	General Finance Corporation of Virginia, 5329-A Virginia Beach Boulevard, 23502	829	1,112,532
	CF-709	General Finance Corporation of Virginia, 8610 Hampton Boulevard, 23505	1,393	1,513,604
	CF-1043	General Finance Corporation of Virginia, Koger Executive Center, #5, Suite 222, 23506	70	100,569
	CF-312	Household Finance Corporation of Virginia, 2352 East Little Creek Road, P.O. Box 14002, 23518	717	1,146,196
	CF-776	Household Finance Corporation of Virginia, 7510 Granby Street, P.O. Box 9777, 23505	982	1,701,618
	CF-956	Aetna Finance Company, d/b/a ITT Financial Services, 415-17 North Military Highway, 23502	2,043	3,757,893
	CF-591	Landmark Financial Services of Virginia, Inc., 7862 Tidewater Drive, #3, P.O. Box 14366, 23518	540	709,989
	CF-1017	Mercury Finance Co. of Virginia, 3584 B North Military Highway, 23518	946	1,475,402
	CF-986	Mercury Finance Co. of Virginia, 2358 East Little Creek Road, 23518-3206	925	843,782
	CF-398	Security Pacific Finance Corp., 870 North Military Highway, Suite 201, 23502	618	962,903
	CF-951	The Finance Company, 7930 Chesapeake Boulevard, Store #3, 23518	1,114	1,161,276
	CF-824	TranSouth Financial Corporation, 808 Norview Avenue, P.O. Box 7244, 23509	514	548,795
	CF-822	TranSouth Financial Corporation, 700 Newtown Road, P.O. Box 12125, 23502	364	428,346
Onley	CF-906	Finance One of Virginia, Inc., Four Corner Plaza, 23418	1,220	1,809,425
Orange	CF-788	Provident Finance Company of Virginia, Inc., 109 East Main Street, P.O. Box 551, 22960	794	990,486
Pearisburg	CF-574	No. 3 Creditway of America, Inc., 507 Mountain Lake Avenue, 24134	548	793,283
Petersburg	CF-71	Beneficial Virginia Inc., 3330 South Crater Road, 23803	774	1,241,123
	CF-144	Blazer Financial Services, Inc., 123-½ North Sycamore Street, 23803-3290	686	1,127,467
	CF-638	Finance One of Virginia, Inc., 3323-A South Crater Road, 23803	1,203	2,060,288
	CF-710	General Finance Corporation of Virginia, 2307 East Washington Street, 23803	1,748	2,634,199
	CF-246	Household Finance Corporation of Virginia, 2030 South Sycamore Street, P.O. Box 1718, 23805	828	1,284,406
	CF-1020	Provident Finance Company of Virginia, Inc., 5 North Sycamore Street, P.O. Box 2012, 23804	701	1,204,363
	CF-366	Security Pacific Finance Corp., 2787 South Crater Road, Suite B, 23805	568	902,297

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1986

Location	License Number	Name and Mailing Address	Consumer Finance Business: Net Loans Receivable Number	Consumer Finance Business: Net Loans Receivable Amount
	CF-825	TranSouth Financial Corporation, 3287 South Crater Road, P.O. Box 2053, 23804	615	892,967
Portsmouth	CF-506	Beneficial Virginia Inc., 6209 Portsmouth Boulevard, 23701	836	1,357,812
	CF-233	Bynum Finance Corporation, 430 County Street, P.O. Box 788, 23705	1,504	1,556,618
	CF-777	Chrysler First Financial Services Corporation, 2601 Airline Boulevard, P.O. Box 3274, 23701	179	272,481
	CF-299	Household Finance Corporation of Virginia, Tower Mall Shopping Center, 4080 D-2 Victory Boulevard, P.O. Box 7131, 23707	1,027	1,612,692
	CF-977	Aetna Finance Company, d/b/a ITT Financial Services, 1220 Frederick Boulevard, P.O. Box 7428, 23707-0728	836	1,490,903
	CF-1041	No. 2 Creditway of America, Inc., 2036 Victory Boulevard, Store 4, 23702	917	1,493,136
	CF-1062	City Finance Company, d/b/a Public Finance Corporation, 6223 Portsmouth Boulevard, 23701	641	748,149
	CF-367	Security Pacific Finance Corp., 355 Crawford Parkway, Suite 808, Citizens Trust Building, 23704	755	1,281,847
	CF-924	Sovran Credit Corporation, 1201 Airline Boulevard, P.O. Bo. 7356, 23707	1,058	1,316,687
	CF-826	TranSouth Financial Corporation, 3408 Bart Street, P.O. Box 7125, 23707	524	535,602
Pulaski	CF-748	Barclays American/Financial, Inc., 1010 East Main Street, Pulaski Mall Shopping Center, 24301	982	1,417,316
Radford	CF-1014	Capitol Credit Plan of Virginia, Inc., Radford Shopping Plaza, Route 11, 24141	400	497,864
	CF-243	No. 2 Creditway of America, Inc., 116 Third Avenue, 24141	1,844	2,659,363
	CF-1061	City Finance Company, d/b/a Public Finance Corporation, 208 First Street, 24143	184	203,175
Richlands	CF-252	Ashland Finance Company of Virginia, 1324 Front Street, P.O. Box 306, 24641	1,065	1,401,078
Richmond	CF-859	Associates Financial Services Company of Virginia, Inc., 8532 Patterson Avenue, P.O. Box 29328, 23229	542	925,241
	CF-514	Associates Financial Services Company of Virginia, Inc., 6516 Hull Street Road, P.O. Box 24450, 23224	570	1,008,915
	CF-803	Avco Financial Services of Madison Heights, Inc., 7009 Forest Hill Avenue, P.O. Box 13037, 23225	1,066	1,858,353
	CF-1032	Avco Financial Services of Madison Heights, Inc., 8191 A Brook Road, 23227	1,097	1,558,466
	CF-1029	Avco Financial Services of Madison Heights, Inc., 9927 Hull Street Road, 23236	291	436,207
	CF-964	Barclays American/Financial, Inc., 8014 Midlothian Turnpike, 23235	555	893,281
	CF-869	Beneficial Virginia Inc., 9045-5 West Broad Street Road, 23229	388	610,508
	CF-639	Beneficial Virginia Inc., 4842 South Laburnum Avenue, P.O. Box 855, 23231	366	607,624
	CF-954	Blazer Financial Services, Inc., 5906 West Broad Street Road, P.O. Box 11223, 23230	687	846,392
	CF-1011	Blazer Financial Services, Inc., 6949 Hull Street Road, 23224	885	1,116,554

	CF-963	Finance One of Virginia, Inc., 7806 Midlothian Turnpike, 23235	614	1,162,596
	CF-712	General Finance Corporation of Virginia, 3905 A&B Hull Street Road, 23224	1,229	1,906,301
	CF-480	General Finance Corporation of Virginia, 503 East Main Street, 23219	906	1,474,130
	CF-713	General Finance Corporation of Virginia, 5234 Brookhill Azalea Avenue, 23227	734	934,665
	CF-837	General Finance Corporation of Virginia, 4010-A Glenside Drive, 23228	821	1,269,911
	CF-711	General Finance Corporation of Virginia, 9022 West Broad Street Road, 24 Tuckernuck Square Shopping Center, 23229	971	1,628,616
	CF-1002	General Finance Corporation of Virginia, 9936 Midlothian Turnpike, 23235	378	576,803
	CF-881	General Finance Corporation of Virginia, 5176 Nine Mile Road, 23223	624	879,270
	CF-892	Homestead Financial Services of Virginia, Inc., 7113 Hull Street Road, P.O. Box 8801, 23225	589	809,598
	CF-394	Household Finance Corporation of Virginia, 5939 Midlothian Turnpike, P.O. Box 8886, 23225	524	787,061
	CF-393	Household Finance Corporation of Virginia, 5023 Fitzhugh Avenue, P.O. Box 8663, 23226	471	679,570
	CF-839	Household Finance Corporation of Virginia, 4713 Nine Mile Road, 23223	700	980,828
	CF-997	Aetna Finance Company, d/b/a ITT Financial Services, Merchants Walk Shopping Center, 7588 West Broad Street Road, 23229	1,203	2,158,902
	CF-988	Landmark Financial Services of Virginia, Inc., 7007 Hull Street Road, P.O. Box 34803, 23234	344	616,624
	CF-284	Moore Loans Incorporated, 316 East Grace Street, P.O. Box 12362, 23241	1,407	1,841,015
	CF-1010	Norwest Financial Virginia, Inc., 9321 Midlothian Turnpike, 23235	312	298,105
	CF-746	Provident Finance Company of Virginia, Inc., 7130 Hull Street Road, P.O. Box 3026, 23235	692	1,095,933
	CF-503	Provident Finance Company of Virginia, Inc., 4000 Mechanicsville Turnpike, P.O. Box 9124, 23227	910	1,334,481
	CF-329	Provident Finance Company of Virginia, Inc., 208 East Grace Street, P.O. Box 12306, 23241	1,502	1,990,892
	CF-1060	City Finance Company, d/b/a Public Finance Corporation, 532 East Main Street, 23219	690	868,083
	CF-467	Security Pacific Finance Corp., 5004 Monument Avenue, 23230	624	996,952
	CF-186	Security Pacific Finance Corp., 700 East Main Street, Suite 1025, 23219	602	854,532
	CF-1052	Security Pacific Finance Corp., 812 Moorefield Park Drive, Suite 124, P.O. Box 35972, 23236	579	772,499
	CF-962	Sovran Credit Corporation, 7574 West Broad Street Road, Merchants Walk Shopping Center, P.O. Box 11286, 23230	831	847,864
	CF-1005	Union Finance Corporation, 9828 Midlothian Turnpike, 23235	188	262,817
Roanoke	CF-910	Associates Financial Services Company of Virginia, Inc., 3635 Franklin Road, S.W., P.O. Box 8120, 24014	521	869,022
	CF-998	Avco Financial Services of Madison Heights, Inc., 3125 Ordway Drive, N.W., 24017	615	893,954
	CF-1030	Avco Financial Services of Madison Heights, Inc., 5207 Bernard Drive, S.W., 24018	742	1,100,096
	CF-1019	Beneficial Virginia, Inc., 7214 Williamson Road, 24019	485	822,239
	CF-339	Blazer Financial Services, Inc., 147 Campbell Avenue, S.W., 24011	746	1,111,330
	CF-755	Capitol Credit Plan of Virginia, Inc., Space B, Terrace Office Building, Crossroads Mall Shopping Center, 24012	521	754,398
	CF-646	Commercial Credit Loans, Inc., 11 Kirk Avenue, S.W., P.O. Box 825, 24004	608	1,124,199
	CF-945	Commercial Credit Loans, Inc., 2040 Electric Road, S.W., P.O. Box 4755, 24015	686	1,308,305
	CF-1024	Finance One of Virginia, Inc., 2645 Peters Creek Road, N.W., 24017	233	361,628
	CF-799	General Finance Corporation of Virginia, 4823 Williamson Road, N.W. 24012	591	790,340
	CF-216	Household Finance Corporation of Virginia, 3627 Franklin Road, S.W., 24014	523	774,023

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1986

Location	License Number	Name and Mailing Address	Consumer Finance Business	
			Net Loans Receivable	
			Number	Amount
	CF-984	Aetna Finance Company, d/b/a ITT Financial Services, 4223 Starkey Road, Tanglewood Square Shopping Center, 24014	980	1,616,365
	CF-288	No. 2 Creditway of America, Inc., 418 First Street, S.W., 24011	1,010	1,387,622
	CF-1059	City Finance Company, d/b/a Public Finance Corporation, Lamplighter Mall, 5524 Williamson Road, 24012	320	397,956
	CF-349	Security Pacific Finance Corp., 10 Franklin Road, S.E., Suite 675, Colonial Plaza, 24011	606	941,673
Rocky Mount	CF-953	Finance One of Virginia, Inc., Professional Village, Route 40, West, 24151	707	1,267,319
	CF-458	Franklin Finance Company, Incorporated, 278 South Main Street, P.O. Box 59, 24151	906	1,186,618
Salem	CF-357	No. 2 Creditway of America, Inc., 37 East Main Street, 24153	1,508	1,889,670
Smithfield	CF-544	Community Finance Company, Smithfield Square Shopping Center, P.O. Box 211, 23430	875	1,134,054
South Boston	CF-1001	Capitol Credit Plan of Virginia, Inc., 4019 Halifax Road, P.O. Box 1099, 24592	1,106	1,583,313
	CF-414	Finance One of Virginia, Inc., 526 Main Street, 24592	1,613	2,929,503
	CF-537	Parks Finance Service, Inc., Hupps Mill Plaza Shopping Center, P.O. Box 187, 24592	1,582	1,548,683
South Hill	CF-449	Provident Finance Company of Virginia, Inc., Town Square Shopping Center, 703 East Atlantic Street, P.O. Box 603, 23970	1,059	1,581,131
Springfield	CF-966	Associates Financial Services Company of Virginia, Inc., 6691-37 Backlick Road, 22150	549	889,950
	CF-715	General Finance Corporation of Virginia, 7054 Spring Garden Drive, 22150	1,063	1,457,004
	CF-946	Landmark Financial Services of Virginia, Inc., 7060 Spring Garden Drive, P.O. Box 844, 22150	389	553,085
	CF-993	Sovran Credit Corporation, 6715-E Backlick Road, 22150	194	196,699
Staunton	CF-935	Associates Financial Services Company of Virginia, Inc., Suite 112, Statler Plaza, 850 Statler Boulevard, 24401	518	885,742
	CF-382	No. 3 Creditway of America, Inc., 208 North Central Avenue, 24401	666	930,801
	CF-327	Provident Finance Company of Virginia, Inc., 300 West Beverly Street, P.O. Box 25, 24401	986	1,424,700
	CF-304	Security Pacific Finance Corp., 617 Greenville Avenue, P.O. Box 153, 24401	932	1,462,306
Stuart	CF-663	Stuart Finance & Small Loan Corporation, Rycove Street, P.O. Box 208, 24171	223	198,930
Suffolk	CF-532	Knight Finance Company, Inc., 113 South Saratoga Street, 23434	705	776,387
	CF-1021	Provident Finance Company of Virginia, Inc., 120 East Washington Street, P.O. Box 3336, 23434	629	976,154
	CF-435	Security Pacific Finance Corp., 1447-49 North Main Street, 23434	894	1,183,311
	CF-939	Sovran Credit Corporation, 1003 Washington Street, P.O. Box 1039, 23434	1,031	1,170,857

	CF-827	TranSouth Financial Corporation, 196 West Constance Road, P.O. Box 1091, 23434	322	273,011
Tappahannock	CF-519	Finance One of Virginia, Inc., Rappahannock Shopping Center, Route 17, 22560	889	1,292,231
Timberville	CF-732	Valley Finance Service, Incorporated, New Market Road, P.O. Box 277, 22853	416	431,735
Vienna	CF-877	Associates Financial Services Company of Virginia, Inc., 344 Maple Avenue, West, P.O. Box 1179, 22180	395	719,999
	CF-862	Barclays American/Financial, Inc., 424-426 Maple Avenue, West, P.O. Box 1013, 22180	390	530,194
	CF-661	Security Pacific Finance Corp., 2070 Chain Bridge Road, Suite 315, 22180	330	572,214
	CF-983	Transamerica Financial Services, 8133 Leesburg Pike, Suite 902-D, 22180	571	787,547
Virginia Beach	CF-999	Associates Financial Services Company of Virginia, Inc., 612 Nevan Road, Suite 110, 23451	300	446,409
	CF-502	Associates Financial Services Company of Virginia, Inc., 913 Chimney Hill Shopping Center, P.O. Box 2262, 23452	569	995,809
	CF-943	Associates Financial Services of Virginia, Inc., College Park Square II, 6517 Auburn Drive, P.O. Box 64456, 23464	559	968,306
	CF-733	Avco Financial Services of Madison Heights, Inc., 3014 Virginia Beach Boulevard, P.O. Box 2222, 23450	688	1,016,073
	CF-1026	Avco Financial Services of Madison Heights, Inc., 5347 Lila Lane, 23464	423	796,927
	CF-863	Barclays American/Financial, Inc., Lynnhaven Corporate Center, 770 Lynnhaven Parkway, 23452	887	1,209,657
	CF-919	Beneficial Virginia, Inc., 1106 Green Run Square Shopping Center, 23452	1,405	2,410,824
	CF-623	Beneficial Virginia Inc., 6530-E East Indian River Road, P.O. Box 13345, (Chesapeake) 23325	2,194	3,456,780
	CF-552	Beneficial Virginia Inc., 544 Newtown Road, Suite 130, 23462	2,111	3,247,242
	CF-985	Blazer Financial Services, Inc., 1357 Lynnhaven Green Shopping Center, Lynnhaven Parkway, 23456	715	1,105,675
	CF-1067	CoreStates Finance of Virginia, Inc., 340 Constitution Drive, P.O. Box 61700, 23462	1,030	1,846,190
	CF-505	Finance One of Virginia, Inc., 2726 Virginia Beach Boulevard, 23454	687	1,153,227
	CF-705	General Finance Corporation of Virginia, 317 Kempville Plaza, 5277 Princess Anne Road, 23462	693	1,127,467
	CF-874	General Finance Corporation of Virginia, 885 Lynnhaven Parkway, 23452	618	925,099
	CF-716	General Finance Corporation of Virginia, 1083 Independent Boulevard, 23455	803	1,214,361
	CF-523	Household Finance Corporation of Virginia, 3333 Virginia Beach Boulevard, P.O. Box 2183, 23450	992	1,654,138
	CF-846	Household Finance Corporation of Virginia, 6535 College Park Square, 23464	574	942,620
	CF-980	Aetna Finance Company, d/b/a ITT Financial Services, Hilltop Shopping Center, Suite 17, 550 First Colonial Road, 23451	1,191	2,289,926
	CF-967	Landmark Financial Services of Virginia, Inc., 712 Timberlake Shopping Center, 23462	695	991,917
	CF-981	Mercury Finance Co. of Virginia, Suite 110, Azalea Village, 5441 Virginia Beach Boulevard, 23462	311	238,342
	CF-1045	Norwest Financial Virginia, Inc., 4000 Virginia Beach Boulevard, Suite 120, 23452	256	342,400
	CF-1058	City Finance Company, d/b/a Public Finance Corporation, 3540 Holland Drive, 23452	92	125,477
	CF-875	Security Pacific Finance Corp., 760 Lynnhaven Parkway, 23452	636	1,096,602
	CF-968	Sovran Credit Corporation, 5298 Fairfield Shopping Center, 23464	483	571,599
	CF-1047	Transamerica Financial Services, 4452 Corporation Lane, Suite 218, 23462	15	31,978
	CF-1031	TranSouth Financial Corporation, 3420 Holland Road, 23452	126	148,534
	CF-828	TranSouth Financial Corporation, 3333-#6 Virginia Beach Boulevard, P.O. Box 2234, 23450	356	371,385
Warrenton	CF-402	Finance One of Virginia, Inc., 81 Main Street, 22186	851	1,463,027
Warsaw	CF-815	Finance One of Virginia, Inc., 212 Main Street, 22572	805	1,362,420
Waverly	CF-942	Sussex Finance & Loan Corporation, The Finance Building, West Main Street, P.O. Box 27, 23890	297	253,962

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1986

Location	License Number	Name and Mailing Address	Consumer Finance Business	
			Net Loans Receivable	
			Number	Amount
Waynesboro	CF-923	Beneficial Virginia Inc., 205-D North Poplar Avenue, P.O. Box 1023, 22980	508	786,499
	CF-315	Provident Finance Company of Virginia, Inc., 901-S West Broad Street, P.O. Box 932, 22980	763	1,111,020
	CF-1057	City Finance Company, d/b/a Public Finance Corporation, Westwood Village Shopping Center, 2620 West Main Street, 22980	179	199,152
Weber City	CF-562	No. 2 Creditway of America, Inc., Holston Shopping Center, P.O. Box 2188, 24251	1,442	1,677,913
Williamsburg	CF-422	Capitol Loan Company, Incorporated, 1260 Richmond Road, P.O. Box HP, 23185	889	765,440
	CF-829	TranSouth Financial Corporation, 604 Route 143, 616 Merrimac Trail, Bingley Center, P.O. Box 332, 23185	583	863,584
Winchester	CF-292	Beneficial Virginia Inc., 33 South Loudoun Street, P.O. Box 536, 22601	603	937,461
	CF-1039	Capitol Credit Plan of Virginia, Inc., Pineville Plaza Shopping Center, 2210 Wilson Boulevard, 22601	67	105,059
	CF-365	Finance One of Virginia, Inc., 2834 Valley Avenue, 22601	1,375	2,469,609
	CF-377	Household Finance Corporation of Virginia, 621 Apple Blossom Drive, Apple Blossom Convenience Center, 22601	441	745,127
	CF-177	Rouss Finance Company, 1825 Valley Avenue, P.O. Box 3185, 22601	613	728,426
	CF-303	Security Pacific Finance Corp., 40 South Loudoun Street, P.O. Box 2986, 22601	566	859,168
Wise	CF-894	Finance One of Virginia, Inc., Wise County Shopping Center, U.S. Route 23 Bypass, 24293	689	1,140,412
Woodbridge	CF-723	Beneficial Virginia Inc., 14404 Jefferson Davis Highway, Prince William Plaza, 22194	343	536,620
	CF-765	Finance One of Virginia, Inc., Featherstone Shopping Center, 14541 Jefferson Davis Highway, 22194	1,200	2,042,944
	CF-577	Household Finance Corporation of Virginia, 13932 Jefferson Davis Highway, 22194	880	1,391,910
	CF-955	Aetna Finance Company, d/b/a ITT Financial Services, 14414 Jefferson Davis Highway, P.O. Box 309, 22191	1,122	1,977,150
	CF-1033	Security Pacific Finance Corp., 1430 Davis Ford Road, Dominion Professional Center, 22192	585	989,566
Woodstock	CF-462	Finance One of Virginia, 480 North Main Street, 22664	715	1,278,145
Wytheville	CF-989	Capitol Credit Plan of Virginia, Inc., 928 East Main Street, 24382	820	1,039,324
	CF-1006	Security Pacific Finance Corp., Wythe Shopping Plaza, Route 11, 24343	376	624,081
		TOTALS	246,074	369,476,539